

## **French Mobile Industry Accelerates Deployment of Network APIs Through GSMA Open Gateway initiative**

*Bouygues Telecom, Free, Orange and SFR to provide two network APIs to help online businesses combat fraud and digital identity theft*

**3rd December 2024, Paris:** As part of the global [GSMA Open Gateway initiative](#), France's four leading mobile operators – Bouygues Telecom, Free, Orange and SFR – announced today they will join forces to provide services designed to help app developers and enterprises tackle online fraud and protect the digital identities of mobile customers.

The operators are launching two network Application Programmable Interfaces (APIs) for the French market – KYC Match and SIM Swap – developed to the new [CAMARA](#) standard which aims to align specifications across mobile operators. France is the first country in the world where all four major operators are launching the API called KYC Match, which strengthens how online businesses can verify new customer's identities. Several of the operators are also making Number Verification available to the developer community.

France has seen a 37% increase in online transactions since the Covid pandemic, totalling €2.35 billion in 2023, with 77% of these taking place over mobile devices. But alongside this, 80% of French companies say they experienced online fraud attempts with 45% stating that online fraud has increased over the last 12 months. The number of digital identity theft cases has risen by 40% over the past four years according to figures from the French Ministry of Interior. These new APIs will help protect consumers' mobile identities by adding an additional layer of defence against fraudsters.

The APIs have been developed and rigorously tested in the French market with a number of financial institutions, such as -BforBank (the online branch of Credit Agricole) or Fortuneo, (subsidiary of Credit Mutuel Arkéa) which use KYC Match to screen new customers in partnership with DQE Software. Over twenty companies in France are already using the telco APIs to help prevent account take over fraud and check customer identities during transaction and onboarding processes.

By bringing together operators from around the world, the GSMA Open Gateway initiative facilitates the design of digital products capable of operating seamlessly on all devices, regardless of the country or operator. Since launch last year, 67 mobile network groups, representing a total of 278 networks and three-quarters of mobile connections have joined the initiative alongside 26 channel partners. Developers can also take advantage of the new network capabilities mobile networks offer by utilising unique access points, called APIs (Application Programming Interfaces), which allow developers to easily plug their services into these network capabilities. The service APIs are available through the [CAMARA repository](#), an open-source project by the Linux Foundation and a fundamental part of the GSMA Open Gateway initiative.

The two services, or APIs, that the French operators are making available to enterprise developers, are:

- **KYC Match:** Allowing businesses to cross-check customer-provided information with the verified records maintained by the user's mobile network operator, as part of their KYC (Know Your Customer) process. This cross-check comparison can include details such as mobile phone number, name, postal code, address, birthdate, and email address. Importantly, no Personal Identifiable Information (PII) is shared in the process, ensuring user privacy while enabling secure and accurate verification.

- **SIM Swap:** Is to be used to check whether a given phone number has recently changed SIM cards. This helps mitigate account takeover attacks, in which fraudsters take control of the account owner's SIM card using social engineering techniques and stolen personal data. For example, at the time of a financial transaction, a financial institution can check whether the relationship between the customer's phone number and SIM Card has been recently changed, helping them decide whether to approve the transaction or not.

The operators intend to include a third API, which some are already providing, called:

- **Number Verification:** which can be used to verify a customer's mobile number by providing the next generation of strong authentication and user experience. It is a simple evolution path for any business that uses mobile numbers and SMS One-Time-Passwords. Instead of relying on SMS, Number Verification can be seamlessly and automatically activated to verify a user's identity. This not only enhances the user experience but also mitigates potential issues, such as users not receiving an SMS or facing difficulties due to limited familiarity with technology.

The French operators are aiming for a commercial launch in the first half of 2025. They will be discussing their launch plans today with the GSMA at the [Apidays Paris 2024](#) developer conference, as well as at [MWC Barcelona](#) in March 2025.

Henry Calvert, Head of Networks at the GSMA, said: *"GSMA Open Gateway has gone from strength to strength since launching last year. This aligned market launch of CAMARA APIs from France's leading operators will make it easier to keep people safe from the growing threat of fraud. The initiative benefits businesses, mobile operators, and their customers, saving developers time, money and effort while allowing for the quick launch of innovative new services."*

Chrystel Abadie Truchet, Deputy General Manager in charge of Strategy, Development, and Communication at Bouygues Telecom, said: *"Bouygues Telecom is delighted to launch these new APIs in CAMARA format. This reflects our ability to innovate and work jointly with other French operators to protect our customers from fraud. It's testament to this work that France has become the first country where all operators offer KYC Match."*

Rui Frazao, Chief Technology Officer, Free - Group Iliad, said: *"As a member of the GSMA Open Gateway initiative, Group Iliad is committed to help developers and cloud providers enhance and deploy services rapidly across a common standard set of APIs available worldwide. This unified ecosystem will help unlock the full potential of 5G networks, which is in line with Group Iliad's strategy to democratize access to the latest technologies as soon as they are available. The combination of advanced 5G and APIs, opens the mobile networks for new use cases across many industries: fintech, mobility, gaming, entertainment, and others."*

Laetitia Orsini, EVP Consumer Business, Orange France, said: *"Orange France is proud to join the GSMA Open Gateway initiative with the other French mobile operators, Orange was one of the earliest supporters of the project at GSMA and Linux Foundation. We believe that joining forces to develop APIs to a common standard, Camara, will revolutionize the way that developers use networks capabilities and services by making them quicker and easier to access. Our Identity APIs have already been deployed by numerous banks and financial service providers in France to help fight fraud. We are convinced that Open Gateway and Camara will allow us to scale our existing business and build new use-cases around Network based APIs."*

Olivier Tailfer, Chief Technology Officer, SFR, said : *“SFR is proud to contribute to the GSMA Open Gateway program, which will help boost the API market in France. We are convinced that the fight against fraud, which is a priority for SFR, involves the development of APIs and we are delighted with this initiative.”*

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## **About GSMA**

The GSMA is a global organization unifying the mobile ecosystem to discover, develop and deliver innovation foundational to positive business environments and societal change. Our vision is to unlock the full power of connectivity so that people, industry, and society thrive. Representing mobile operators and organizations across the mobile ecosystem and adjacent industries, the GSMA delivers for its members across three broad pillars: Connectivity for Good, Industry Services and Solutions, and Outreach. This activity includes advancing policy, tackling today's biggest societal challenges, underpinning the technology and interoperability that make mobile work, and providing the world's largest platform to convene the mobile ecosystem at the MWC and M360 series of events.

We invite you to find out more at [gsma.com](https://www.gsma.com)

## **Media Contacts**

GSMA Press Office  
[pressoffice@gsma.com](mailto:pressoffice@gsma.com)